

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1-36. (Canceled)

37. (Currently Amended) A computerized method for implementation of multiple accounts, wherein the multiple accounts include at least one card payment instrument account from a card issuer and at least one investment account from a financial institution, the method comprising:

providing an investment fund card application to an applicant, the investment fund card application entitling an approved cardholder to establish a card payment instrument account with the card issuer and an investment account with the financial institution, wherein the card issuer and the financial institution are independent entities;

approving a submitted investment fund card application through an application processor system including one or more computer processors and maintained by the card issuer, the application processor system consulting a credit bureau database prior to approving the investment fund card application;

establishing the card payment instrument account through the application processor system maintained by the card issuer for the approved cardholder upon approval, wherein the card payment instrument account includes a reward feature available to the cardholder;

automatically creating the investment account for the approved cardholder through the financial institution, creation of the investment account triggered based on notification from the

card issuer to the financial institution upon issuance of the card payment instrument approval of  
the submitted investment fund card application;

linking, using the application processor system, the card payment instrument account  
from the card issuer to the investment account from the financial institution in an account  
database maintained by the card issuer;

issuing a card payment instrument linked to the multiple accounts, the card payment  
instrument bearing the name of the financial institution and the name of the card issuer;

establishing a reward structure through an agreement between the financial institution  
and the card issuer;

implementing the reward feature, using a rewards processing system maintained by the  
card issuer, by tracking expenditures made through the card payment instrument account and  
calculating a monetary reward amount based on the tracked expenditures;

depositing the monetary reward amount generated by the rewards processing system into  
the investment account at a predetermined time interval using a reward issue and transfer system;  
and

allowing independent funding of the investment account by the cardholder.

38. (Canceled)

39. (Canceled)

40. (Previously Presented) The computerized method of claim 37, wherein the card  
payment instrument account includes at least one of a credit card account, a stored value card  
account, a debit card account, and a multi-featured credit on a debit card account.

41. (Previously Presented) The computerized method of claim 37, wherein the  
investment account includes at least one of a mutual fund account, a stock account, an individual

retirement account, a 401(k) plan account, a savings account, a certificate of deposit account, a money market fund, and an employee stock purchase account.

42. (Previously Presented) The computerized method of claim 37, further comprising calculating the monetary reward amount each month as a percentage of net purchases in the card payment instrument account.

43. (Previously Presented) The computerized method of claim 37, further comprising transferring the monetary reward amount to the investment account at least once a year.

44. (Currently Amended) A computerized method for establishing and implementing multiple accounts, wherein the multiple accounts include at least one card payment instrument account from a card issuer and at least one investment account from a financial institution, the method comprising:

simultaneously offering multiple accounts including the card payment instrument account through the card issuer and the investment account from the financial institution by providing an investment card application, wherein the card issuer and the financial institution are independent entities;

when a recipient of an offer for multiple accounts accepts the offer for multiple accounts by completing the investment card application and submitting the investment card application to the card issuer, establishing, using an application processor system of a card issuer computing system, the card payment instrument account in response to the acceptance, wherein the card payment instrument account includes a reward feature available to the recipient;

automatically creating the investment account after the acceptance of the offer for multiple accounts upon notification provided from the card issuer to the financial institution to

create the investment account and upon establishment of the card payment instrument account by the application processor system;

issuing a card payment instrument linked to the multiple accounts through the card issuer computing system, the card payment instrument bearing the name of the financial institution and the name of the card issuer;

establishing a reward structure through an agreement between the financial institution and the card issuer;

implementing the reward feature by tracking expenditures made through the card payment instrument account and calculating, using a reward processing system including at least one computer processor, a monetary reward amount based on the tracked expenditures;

selecting, using a reward issue and transfer system operated by the card issuer, a transfer destination for the reward, wherein the transfer destination is selected from the established investment account and an alternative destination; and

transferring the monetary reward amount generated by the reward feature to the selected destination at predetermined time intervals.

45. (Previously Presented) The computerized method of claim 44, further comprising allowing independent funding of the investment account by the recipient.

46. (Canceled)

47. (Previously Presented) The computerized method of claim 44, wherein the card payment instrument account includes at least one of a credit card account, a stored value card account, a debit card account, and a multi-featured credit on a debit card account.

48. (Previously Presented) The computerized method of claim 44, wherein the investment account includes at least one of a mutual fund account, a stock account, an individual

retirement account, a 401(k) plan account, a savings account, a certificate of deposit account, a money market fund, and an employee stock purchase account.

49. (Previously Presented) The computerized method of claim 44, further comprising calculating the monetary reward amount each month as a percentage of net purchases in the card payment instrument account.

50. (Previously Presented) The computerized method of claim 44, further comprising transferring the monetary reward amount to the investment account at least once a year.

51. (Canceled)

52. (Canceled)

53. (Canceled)

54. (Previously Presented) The method of claim 44, wherein the alternative destination is an additional account maintained by the cardholder.

55. (Canceled)